



# NEWS

## R E L E A S E

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### **HUDGENS WARNS GEORGIANS TO PREPARE FOR TROPICAL STORM**

**Atlanta** – Insurance Commissioner Ralph Hudgens said his office stands ready to assist Georgia residents with any claims arising from Tropical Storm Arthur, including a toll-free claims assistance line and plans to have insurance experts in the area in the event of a storm.

“Consumers can contact my Consumer Services Division toll-free at 1-800-656-2298,” Hudgens said. “Also, if severe weather should strike Georgia, we plan to send claims experts to the affected areas for face-to-face consultations.”

In the meantime, Hudgens recommends that property owners make copies of their insurance policies, insurance company’s phone number and agent’s phone number; inventory their personal belongings; and keep all of these documents with them should they be forced to evacuate. The Commissioner also reminds property owners of the following tips in case of damage:

- Contact your insurance agent immediately if you have had damage to either your house or car; do not delay. Your agent should provide you with claims forms and arrange for an insurance adjuster to visit your property or look at your automobile.
- Hail damage to your car is typically covered by the comprehensive/collision portion of your automobile insurance policy; hail damage to your home – your roof, for example – is covered by your homeowners policy.
- Remember in severe weather to drive with caution. Inclement weather does not absolve you of liability should you have an automobile accident. It is your responsibility to drive with a degree of caution warranted by hazardous conditions.

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## **Tropical Storm Arthur**

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- A typical homeowner's policy does not cover damage from floodwaters. A separate policy must be purchased through the National Flood Insurance Program; contact your agent if you feel you need a flood policy. Remember, you must live in a flood plain and your community must participate in the NFIP in order to qualify for this type of coverage. Coverage usually goes into effect 30 days after the policy is purchased. Unlike a typical homeowner's policy, a mobile home policy may include flood coverage.
- Secure your property. For example, if your roof was damaged or blown off, or a tree has pierced the roof, cover the affected area with a tarp or plywood to protect your property from further damage. Keep receipts of materials used for repairs; your insurance company should reimburse you for repair costs.
- If damage is so severe you have to leave, remove valuable items if there's nowhere in the home to lock them up.
- Remember, many insurance companies permit their claims representatives to write checks for additional living expenses to victims on the spot. Contact your agent for details.

If you have questions about your policy, or if you are experiencing difficulty reaching your company, call Commissioner Hudgens' Consumer Services Hotline at 1-800-656-2298. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday.

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